#### ◆ ◆ ◆ ◆ ◆ ◆ ◆ ◆ ◆ WWW.STERLINGCARCOMPANY.NET ◆



Volume 1, Issue 1

October 4, 2011



#### Inside this issue

- Carfax sued
- Credit and your life
- Winterizing your vehicle
- Safety tips for young drivers
- Referral program
- Drive home today regardless of your credit!

#### New Inventory!

2010 Chevrolet HHR (\$1500 down! Loaded!)

2007 Chrysler Aspen (4x4, 3rd row, leather)

2007 Pontiac G6 (70K miles, Gas Saver!)

2006 Jeep Liberty (\$1800 down 70K)

2008 Dodge Caliber (\$1500 down 80K)

2008 Dodge Caravan (Built in car seats)

2008 Taurus X (3rd row, AWD)





## Carfax Sued Due to False Reporting

With the constant advertising of "Where's the Carfax", consumers are being trained to ask dealers for a Carfax report on vehicles. When in fact many dealers either can not afford to provide the \$45 reports to each customer or are afraid to take the risk. Last month marked yet another lawsuit filed against not only Carfax but against the selling dealer as well. When dealers provide the Carfax to their customers they are simply fulfilling a request. It is up to the company Carfax to provide accurate reports, however car dealers are bring forced to deal with the consequences of false reporting. The explanation is simple, these reports are not com-

pletely accurate and should not be used to guarantee that a vehicle has not been in an accident.

The truth is many insurance companies and police departments do not report to Carfax, which means these reports are not always 100% accurate.

There are much simpler ways of ensuring a vehicle has not been in a major accident. Try these tips...

- 1. Check the whicle for paint lines.
- 2. Check the rubber moldings for paint.
- 3. Open the gas cap look for tape lines and overspray.
- 4. Make sure all fenders and doors align perfectly.



Don't be the victim of false reporting! Learn how to perform your own vehicle inspection with a few simple tips!

- 5. Check the bolts under the hood to see of they have been removed.
- Run your finger along the inside of the door feeling for any tape lines.
- 7. Check for color variations.
- Be sure the whide has a green Midnigan title.

## **Halloween Safety Tips**

- 1. Don't let your children Trick or Treat alone.
- 2. Make sure children wear light color clothing, reflective stripes, or glow sticks.
- 3. Tell children to never run in the street or in front of cars.
- 4. Be sure masks do not cover their eyes



- 5. Do NOT let children go inside anyone's home!
- 6. Check your child's candy before they eat any!
- 7. Never let children carve pumpkins alone.
- 8. Never leave lit candles unattended inside pumpkins

#### **How Credit Affects Your Life!**







Have you ever walked by a car and thought to yourself "WOW I wish I could afford to drive something like that!" Well, you can with a great credit score. Too often we see people who do not understand what credit is and how it affects their life. There are so many factors in life that are determined by credit now more than ever. The obvious factors; owning a home, financing a vehicle, establishing a credit line, are only the surface. Ever wonder why vour car insurance rates are so high? Well, your car insurance rates are now determined by your credit score. Even employers are now checking credit scores to determine employment. When interviewing for a new position, many front runners are passed up because of their credit scores even if they are more qualified for the position.

Understanding credit and how it is calculated is an important part of obtaining a positive credit rating. Your credit score is calculated based on 5 main areas.

<u>Payment history</u>-Number of late or missed payments.

<u>Deb</u>t– What type of debt you have and the amounts.

<u>Length</u>– How long accounts have been established.

<u>Diversity</u>– Types of credit your have.

<u>Inquiries</u>— How many times your credit has been checked.

With areas in mind, you can get an idea of what your credit report looks like.

Establishing or reestablishing a good credit score is easier than you would think. There are many programs to help people start over such as; secured credit cards, Guaranteed Credit Approval vehicle financing, bankruptcy, and credit counseling. The way to reestablish your credit is not to pay off your old debt, but to establish new credit that has positive payment history. Paying off your old debt is still having bad credit, it is simply paid off bad credit. This is not going to improve your credit score. Starting a new account and making sure your payments are on time or early is the road to building a great credit score.

With a good credit score there are many opportunities you are opening up to you and your family. Financial freedom for a successful future. Whether it is helping your children through college, owning a new vehicle, or purchasing your own home, a good credit score is the first step to a successful future.

Here at Sterling Car Company we are committed to offering our customers all of the information they need to use our Guaranteed Credit Approval as an opportunity to rebuild their credit and understand credit further. If you would like to take advantage of our Guaranteed Credit Approval program today and re-establish your credit, give one of our finance specialists a call. We have 2 locations to serve you and we are always available to answer any and all of your questions.

### Your Vehicle's Winter Checklist

- Wipers -Check your wipers and windshield washer solvent!
- Tires -Be sure your tires are at least 60% and check the tire pressure
- Battery Have your battery tested (Autozone will test it for FREE!)
- Belts –Have your belts checked for cracks and wear
- Antifreeze –Check your antifreeze level and the mixture
- Emergency Kit –Having a shovel, blanket, candle, and rock salt are good to keep in your vehicle just in case.
- Ice Scraper Keep a quality snow and ice scraper on hand.
- OIL CHANGES! -Be sure you always keep your oil changed! Remember it is the ♥ of your vehicle!





## **Safety Tips for Young Drivers**

We all know that talking and texting while driving is not only dangerous, it's **illegal**.

Cell phones should only be used in case of emergencies while driving. If you must use your cell phone, pull off to the side of the road.

Please make sure you and your teenager practice this and make it a habit!

Everyone gets distracted at times while driving. Be aware of other drivers turning quickly or putting on their brakes at the last minute. Leave yourself enough room to stop at any moment.

Winter is coming and with it, **black ice**, snow, and slick roadways. Young drivers will be on the road with less experience in these conditions. Let's

slow down and stay alert. Maintaining at least a car length behind the vehicle in front of you, can help keep you out of the ditch and to avoid collisions! Safety is a must when driving in compromised road conditions. Utilize these tips to help you and your young drivers stay safe on the roadways this winter.

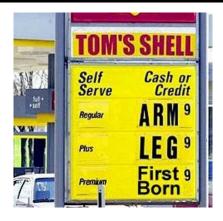


BEWARE of black ice in the coming winter months. It is dangerous!

**♦ WWW.STERLINGCARCOMPANY.NET ◆** 

## Sterling Car Company NEW Referral Program

Our sales staff at Sterling Car Company feel that a referral is the best compliment we can receive from a customer. As our business continues to grow we would like to reward our customers that refer us to friends and family. With gas prices constantly rising, we are offering everyone ....



\$100

**Gas Card** 

For each referral we receive.





2001 Mercury Crown Vic Ever wonder why this is the most popular vehicle driven by police?

### ore reliable than 1) 1984

Cars are now more reliable than ever. Most lasting well beyond 200,000 miles! With regular oil changes every vehicle can last a life time. Check out these top 10 cars that refuse to die according to Vehix reports.

1) 1984-1996 Olds Cutlass

**Top 10 Cars That REFUSE to Die** 

- 2) 1989-2002 Geo Prism
- 3) 1990-2009 Subaru Wagons
- 4) 1985-1996 RWD Volvo
- 5) 1992-2007 Crown Victoria
- 6) 1957-1975 Fiat 500
- 7) 1975-1985 Mercedes 300D
- 8) 1976-2009 Honda Accord
- 9) 1982-1990 BMW 3-Series
- 10) 1987-2001 Jeep Cherokee

Volume I, Issue I Page 3



# Bring us these documents...

#### →Proof of income

(Paystub, SSI, Unemployment,Retirement,Child Support)

#### →Proof of residence

(Bank statement, Utility bill, Cell phone bill)

- →License or State ID
- →5 References

(Name, address, and phone number)

- →Proof of insurance
- →Down payment or trade in with title

# And drive home TODAY!

Check us out on your favorite social networking sites!







## **Meet Our Team**



Left to right: Bob, Lisa, Ray, Mark, John, and Colleen

Here at Sterling Car Company top notch customer service is our number 1 priority! We are always here as a team to answer any and all questions you may have. We give our customers the best possible buying experience and go beyond to explain credit, and financing to each and every customer. Come visit one of our 2 locations and let us get you on the road in the vehicle you want and deserve.

# **New Inventory Just Arrived!**

